## IN THE UNITED STATES DISTRICT COURT

## FOR THE DISTRICT OF OREGON

## EUGENE DIVISION

```
LESTER J. OCHOA, CHARLOTTE R. )
OCHOA, 30920 BROWNSVILLE ROAD, )
LEVANON OREGON 97355, )

Plaintiffs, )

V. Civil No. 11-6077-TC

ORDER

CAPITAL ONE NA/CHEVY CHASE )
BANK, 1680 CAPITAL ONE DRIVE, )
MCLEAN, VA 22102-3491, et al., )

Defendants. )
```

Magistrate Judge Thomas M. Coffin filed Findings and Recommendation on December 12, 2011, in the above entitled case. The matter is now before me pursuant to 28 U.S.C. § 636(b)(1)(B) and Fed. R. Civ. P. 72(b). When either party objects to any portion of a magistrate judge's Findings and Recommendation, the

district court must make a <u>de novo</u> determination of that portion of the magistrate judge's report. <u>See</u> 28 U.S.C. § 636(b)(1); <u>McDonnell Douglas Corp. v. Commodore Business Machines, Inc.</u>, 656 F.2d 1309, 1313 (9th Cir. 1981), <u>cert. denied</u>, 455 U.S. 920 (1982).

Plaintiffs have timely filed objections. I have, therefore, given <u>de novo</u> review of Magistrate Judge Coffin's rulings.

I find no error. Accordingly, I ADOPT Magistrate Judge Coffin's Findings and Recommendation filed December 12, 2011, in its entirety. Defendants' motions to dismiss (#10, #15) are allowed. All of plaintiffs' claims are dismissed with prejudice with the exception of the wrongful foreclosure claim.

IT IS SO ORDERED.

DATED this  $17^{12}$  day of Tau. , 2012

UNITED STATES

YSTRICT